

**Table 4: Bank Group-Wise Liabilities and Assets of Scheduled Commercial Banks in India - 1996-97**

(Amount in Rs. lakh)

	As on 31st March					
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks	
	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>19</b>	<b>19</b>	<b>33</b>	<b>34</b>
<b>LIABILITIES</b>						
<b>1. Capital</b>	<b>95491</b>	<b>100720</b>	<b>1317680</b>	<b>1286235</b>	<b>128629</b>	<b>128889</b>
<b>2. Reserves and Surplus</b>	<b>612214</b>	<b>880608</b>	<b>814505</b>	<b>1058295</b>	<b>200067</b>	<b>260914</b>
2.1. Statutory Reserves	209363	335838	185274	246353	51209	73225
(i) Opening balance	132087	209363	142609	185274	34125	50556
(ii) Additions during the year	77276	126475	42665	61079	17095	22669
(iii) Deductions during the year	-	-	-	-	12	-
2.2. Capital Reserves	4897	7879	281669	266542	14219	12796
(i) Opening balance	4808	4897	254528	254408	11851	11923
(ii) Additions during the year	89	2982	35898	19444	3194	1284
(iii) Deductions during the year	-	-	8757	7310	827	411
2.3. Share Premium	246723	372863	32274	148499	47649	60902
(i) Opening balance	224917	246723	32274	85899	15915	49034
(ii) Additions during the year	21805	126141	-	75281	31907	13809
(iii) Deductions during the year	-	1	-	12681	173	1941
2.4. Revenue and other Reserves	151200	163994	324874	394986	80229	109996
(i) Opening balance	137206	151200	199861	341469	51581	83141
(ii) Additions during the year	13994	15146	127021	57749	28806	27000
(iii) Deductions during the year	-	2352	2008	4232	159	145
2.5. Balance of Profit	31	34	-9585	1915	6762	3995
<b>3. Deposits (3.1+3.2+3.3)</b>	<b>12818854</b>	<b>14789241</b>	<b>26263148</b>	<b>30143678</b>	<b>3617465</b>	<b>4977250</b>
<b>3.1. Demand deposits [(i)+(ii)]</b>	<b>2777359</b>	<b>3220627</b>	<b>3632806</b>	<b>4265326</b>	<b>534145</b>	<b>570026</b>
(i) From banks	400420	491999	167749	176736	18908	18154
(ii) From others	2376939	2728628	3465057	4088590	515237	551872
<b>3.2. Savings bank deposits</b>	<b>2846392</b>	<b>3202929</b>	<b>6227123</b>	<b>7095623</b>	<b>507503</b>	<b>586119</b>
<b>3.3. Term deposits [(i)+(ii)]</b>	<b>7195103</b>	<b>8365685</b>	<b>16403220</b>	<b>18782729</b>	<b>2575817</b>	<b>3821105</b>
(i) From banks	283215	307607	867229	869355	192537	464231
(ii) From others	6911888	8058078	15535991	17913374	2383280	3356874
3.A. Deposits of branches in India	12193852	14095857	24640961	28550600	3617465	4901269
3.B. Deposits of branches outside India	625001	693383	1622187	1593079	-	75980
<b>Total (3.A. + 3.B.)</b>	<b>12818854</b>	<b>14789240</b>	<b>26263148</b>	<b>30143679</b>	<b>3617465</b>	<b>4977249</b>
<b>4. Borrowings</b>	<b>1481682</b>	<b>797231</b>	<b>1549566</b>	<b>540850</b>	<b>353990</b>	<b>191318</b>
4.1. Borrowings in India	593397	133636	1442577	455042	340144	185966

(i)	From Reserve Bank of India	451061	6	704964	9165	193813	14944
(ii)	From other banks	3042	15563	131764	94257	64409	55732
(iii)	From other institutions and agencies	139294	118067	605849	351620	81922	115290
4.2.	Borrowings outside India	888285	663595	106989	85808	13846	5352
	Secured borrowings included in 4.	726283	123484	76391	123575	35766	8817
<b>5.</b>	<b>Other liabilities and provisions</b>	<b>3668557</b>	<b>3867782</b>	<b>1962796</b>	<b>2161441</b>	<b>251592</b>	<b>318302</b>
(i)	Bills Payable	897204	1046090	654546	763910	79269	110810
(ii)	Inter-office adjustments	81965	96492	148865	169057	38681	29887
(iii)	Interest accrued	902635	1009786	293638	293662	37653	60260
(iv)	Others (including provisions)	1786753	1715414	865747	934812	95988	117345
<b>Total Liabilities</b>		<b>18676798</b>	<b>20435582</b>	<b>31907694</b>	<b>35190499</b>	<b>4551742</b>	<b>5876673</b>

(Amount in Rs. lakh)

	As on 31st March					
	Foreign Banks		Regional Rural Banks		Total	
	1996	1997	1996	1997	1996	1997
	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	<b>30</b>	<b>33</b>	<b>194</b>	<b>190</b>	<b>284</b>	<b>284</b>

### **LIABILITIES**

<b>1.</b>	<b>Capital</b>	<b>75935</b>	<b>102075</b>	<b>34241</b>	<b>70348</b>	<b>1651975</b>	<b>1688267</b>
<b>2.</b>	<b>Reserves and Surplus</b>	<b>424943</b>	<b>513691</b>	<b>7406</b>	<b>19238</b>	<b>2059134</b>	<b>2732746</b>
2.1.	Statutory Reserves	65811	78773	4920	5640	516576	739829
(i)	Opening balance	51617	64932	4291	3951	364729	514076
(ii)	Additions during the year	14194	13841	879	1836	152109	225900
(iii)	Deductions during the year	-	-	250	147	262	147
2.2.	Capital Reserves	102852	147219	20	1535	403657	435971
(i)	Opening balance	56563	122972	20	623	327770	394823
(ii)	Additions during the year	46821	24297	-	912	86003	48919
(iii)	Deductions during the year	532	50	-	-	10116	7771
2.3.	Share Premium	-	-	708	8483	327353	590747
(i)	Opening balance	-	-	676	8483	273782	390139
(ii)	Additions during the year	-	-	32	-	53744	215231
(iii)	Deductions during the year	-	-	-	-	173	14623
2.4.	Revenue and other Reserves	127027	127838	9066	15351	692395	812165
(i)	Opening balance	109759	108260	6532	12362	504939	696432
(ii)	Additions during the year	18699	29270	2751	4154	191271	133319
(iii)	Deductions during the year	1431	9692	217	1165	3815	17586
2.5.	Balance of Profit	129253	159861	-7307	-11771	119153	154034
<b>3.</b>	<b>Deposits (3.1+3.2+3.3)</b>	<b>3061188</b>	<b>3728491</b>	<b>1402384</b>	<b>1736884</b>	<b>47163039</b>	<b>55375544</b>
<b>3.1.</b>	<b>Demand deposits [(i)+(ii)]</b>	<b>503281</b>	<b>743166</b>	<b>77973</b>	<b>85507</b>	<b>7525563</b>	<b>8884652</b>
(i)	From banks	16230	21876	1389	764	604696	709529
(ii)	From others	487052	721290	76584	84743	6920868	8175123
<b>3.2.</b>	<b>Savings bank deposits</b>	<b>232410</b>	<b>271049</b>	<b>615164</b>	<b>717557</b>	<b>10428591</b>	<b>11873277</b>
<b>3.3.</b>	<b>Term deposits [(i)+(ii)]</b>	<b>2325497</b>	<b>2714276</b>	<b>709248</b>	<b>933820</b>	<b>29208885</b>	<b>34617615</b>
(i)	From banks	162913	80549	10241	10525	1516135	1732267
(ii)	From others	2162584	2633727	699006	923295	27692749	32885348

3.A.	Deposits of branches in India	3061188	3728491	1402384	1736883	44915850	53013100
3.B.	Deposits of branches outside India	-	-	-	-	2247188	2362442
	<b>Total (3.A. + 3.B.)</b>	<b>3061188</b>	<b>3728491</b>	<b>1402384</b>	<b>1736883</b>	<b>47163038</b>	<b>55375542</b>
<b>4.</b>	<b>Borrowings</b>	<b>841481</b>	<b>746529</b>	<b>255334</b>	<b>290289</b>	<b>4482053</b>	<b>2566217</b>
4.1.	Borrowings in India	739247	572674	255200	288941	3370565	1636259
	(i) From Reserve Bank of India	187850	70507	2146	1710	1539834	96332
	(ii) From other banks	377781	328057	76252	80017	653248	573626
	(iii) From other institutions and agencies	173616	174110	176803	207214	1177483	966301
4.2.	Borrowings outside India	102234	173855	134	1348	1111488	929958
	Secured borrowings included in 4.	47218	18820	64912	66316	950570	341012
<b>5.</b>	<b>Other liabilities and provisions</b>	<b>351215</b>	<b>416856</b>	<b>172543</b>	<b>246228</b>	<b>6406702</b>	<b>7010609</b>
	(i) Bills Payable	84386	107529	10268	13300	1725674	2041639
	(ii) Inter-office adjustments	32163	46774	10978	9283	312653	351493
	(iii) Interest accrued	94945	103510	39420	54532	1368291	1521750
	(iv) Others (including provisions)	139721	159043	111876	169113	3000084	3095727
	<b>Total Liabilities</b>	<b>4754762</b>	<b>5507642</b>	<b>1871908</b>	<b>2362987</b>	<b>61762904</b>	<b>69373383</b>

- : Nil or negligible.

Source : Annual accounts of banks.4<sup>th</sup> PROOF/15/2/994<sup>th</sup> PROOF/15/2/99.

**Table 4: Bank Group-Wise Liabilities and Assets of Scheduled Commercial Banks in India - 1996-97**

		(Amount in Rs. lakh)					
		As on 31st March					
		State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks	
		1996	1997	1996	1997	1996	1997
		(1)	(2)	(3)	(4)	(5)	(6)
<b>ASSETS</b>							
<b>6.</b>	<b>Cash and balances with RBI</b>	<b>2139823</b>	<b>1804764</b>	<b>3867296</b>	<b>3356588</b>	<b>542943</b>	<b>552072</b>
6.1.	Cash in hand	58573	67154	218980	265657	46297	58439
6.2.	Balances with RBI	2081250	1737610	3648316	3090931	496647	493633
	(i) in current account	2081250	1736276	3648316	3090931	462795	493633
	(ii) in other account	-	1334	-	-	33852	-
<b>7.</b>	<b>Balances with banks and money at call and short notice (7.1+7.2)</b>	<b>1132882</b>	<b>1858411</b>	<b>1298648</b>	<b>2054755</b>	<b>226261</b>	<b>324014</b>
7.1.	In India (7.1.1+7.1.2)	260303	288918	403320	634527	166190	252037
	7.1.1. Balances with banks	29753	87418	190535	299951	96943	216100
	(i) in current account	20105	27192	155252	188279	46450	50079
	(ii) in other deposit account	9648	60226	35283	111672	50493	166021
	7.1.2. Money at call and short notice	230550	201500	212785	334576	69247	35937
	(i) with banks	221550	195500	199785	271360	65929	34037
	(ii) with other institutions	9000	6000	13000	63216	3318	1900
7.2.	Outside India (7.2.1+7.2.2)	872579	1569493	895327	1420228	60072	71977

7.2.1. Balances with banks	222955	255436	757432	1001685	47472	57024
(i) in current account	105190	88373	167610	135276	20782	23172
(ii) in other deposit account	117764	167063	589822	866409	26690	33852
7.2.2. Money at call and short notice	649624	1314057	137896	418543	12600	14953
<b>8. Investments (8.1+8.2)</b>	<b>5562861</b>	<b>6174585</b>	<b>10703816</b>	<b>12930889</b>	<b>1230952</b>	<b>1766753</b>
8.1. In India in	5471888	6063072	10453499	12640058	1228827	1764175
(i) Government securities	3938541	4540548	7173646	8738373	817451	1236912
(ii) Other approved securities	973418	929373	1903863	1833855	123521	133281
(iii) Shares	49013	54466	111642	120573	17836	19461
(iv) Debentures and Bonds	412317	418000	1029293	1527457	142060	281846
(v) Subsidiaries and/or joint ventures	78984	89410	47806	72322	2791	3324
(vi) Others	19615	31275	187249	347478	125169	89351
8.2. Outside India in	90973	111513	250317	290831	2125	2578
(i) Government securities	8908	8666	149382	167388	2125	2577
(ii) Subsidiaries and/or joint ventures	23434	32504	13330	11320	-	-
(iii) Others	58632	70343	87605	112123	-	1
<b>9. Advances</b>	<b>7812570</b>	<b>8290159</b>	<b>12941357</b>	<b>13734939</b>	<b>2193234</b>	<b>2806217</b>
(i) Bills purchased and discounted	1040294	831810	1405993	1388737	462798	536646
(ii) Cash credits, overdrafts & loans	4968970	5306256	8086614	8358596	1199266	1572107
(iii) Term loans	1803306	2152093	3448751	3987606	531170	697464
<b>10. Fixed Assets (10.1+10.2+10.3)</b>	<b>109997</b>	<b>143769</b>	<b>548796</b>	<b>568802</b>	<b>138929</b>	<b>176575</b>
10.1. Premises	45566	51656	427046	434931	36733	57688
(i) At cost as on 31st March of the preceding year	42706	61613	331856	405402	22452	41671
(ii) Additions during the year	19324	7908	141322	89081	18428	21999
(iii) Deductions during the year	14	14	2453	66	85	265
(iv) Depreciation to date	16450	17851	43680	59486	4061	5717
10.2. Assets under construction	20759	20848	3886	3621	3769	605
10.3. Other Fixed assets	43673	71265	117864	130250	98427	118282
(i) At cost as on 31st March of the preceding year	87318	104693	195369	246614	64277	121990
(ii) Additions during the year	18602	40503	54736	42686	56858	43785
(iii) Deductions during the year	820	1286	3448	3162	724	878
(iv) Depreciation to date	61428	72645	128793	155888	21984	46615
<b>11. Other Assets</b>	<b>1918664</b>	<b>2163896</b>	<b>2547781</b>	<b>2544526</b>	<b>219421</b>	<b>251044</b>
(i) Inter - office adjustments (net)	265413	451046	114603	82600	19864	17100
(ii) Interest accrued	334364	329376	442949	507996	55078	66204
(iii) Tax paid in advance/ Tax deducted at source	295827	277740	432230	453379	26889	51253
(iv) Stationery and Stamps	8267	9032	9578	9910	6373	1714
(v) Others	1014796	1096702	1548420	1490641	111217	114773
<b>Total Assets</b>	<b>18676798</b>	<b>20435584</b>	<b>31907694</b>	<b>35190499</b>	<b>4551741</b>	<b>5876675</b>

(Amount in Rs. lakh)

As on 31st March					
Foreign Banks		Regional Rural Banks		Total	
1996	1997	1996	1997	1996	1997
(7)	(8)	(9)	(10)	(11)	(12)

**ASSETS**

<b>6. Cash and balances with RBI</b>	<b>457968</b>	<b>356823</b>	<b>67955</b>	<b>88248</b>	<b>7075987</b>	<b>6158495</b>
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6.1.	Cash in hand	6686	9378	25211	34985	355746	435613
6.2.	Balances with RBI	451283	347445	42745	53263	6720240	5722882
	(i) in current account	451283	347445	41935	52448	6685579	5720733
	(ii) in other account	-	-	810	815	34661	2149
<b>7.</b>	<b>Balances with banks and money at call and short notice (7.1+7.2)</b>	<b>365834</b>	<b>434527</b>	<b>544313</b>	<b>740573</b>	<b>3567938</b>	<b>5412280</b>
7.1.	In India (7.1.1+7.1.2)	75909	122646	544313	740573	1450036	2038701
	7.1.1. Balances with banks	59897	70611	395110	590848	772238	1264928
	(i) in current account	49244	59901	75681	93509	346732	418960
	(ii) in other deposit account	10653	10710	319429	497339	425506	845968
	7.1.2. Money at call and short notice	16012	52035	149204	149725	677798	773773
	(i) with banks	16012	52035	139044	146832	642321	699764
	(ii) with other institutions	-	-	10159	2893	35477	74009
7.2.	Outside India (7.2.1+7.2.2)	289925	311881	-	-	2117902	3373579
	7.2.1. Balances with banks	245610	285396	-	-	1273468	1599541
	(i) in current account	152650	107335	-	-	446232	354156
	(ii) in other deposit account	92960	178061	-	-	827236	1245385
	7.2.2. Money at call and short notice	44315	26485	-	-	844434	1774038
<b>8.</b>	<b>Investments (8.1+8.2)</b>	<b>1118571</b>	<b>1412944</b>	<b>286086</b>	<b>377778</b>	<b>18902287</b>	<b>22662949</b>
8.1.	In India in	1118571	1412944	286086	377778	18558872	22258027
	(i) Government securities	870961	1116007	49001	49088	12849601	15680928
	(ii) Other approved securities	30675	28403	53876	48049	3085352	2972961
	(iii) Shares	2831	2302	5566	5145	186888	201947
	(iv) Debentures and Bonds	153540	160609	84792	174271	1822001	2562183
	(v) Subsidiaries and/or joint ventures	15	2948	4933	28	134529	168032
	(vi) Others	60549	102675	87918	101197	480501	671976
8.2.	Outside India in	-	-	-	-	343415	404922
	(i) Government securities	-	-	-	-	160415	178631
	(ii) Subsidiaries and/or joint ventures	-	-	-	-	36763	43824
	(iii) Others	-	-	-	-	146236	182467
<b>9.</b>	<b>Advances</b>	<b>2249589</b>	<b>2652812</b>	<b>694419</b>	<b>770974</b>	<b>25891170</b>	<b>28255101</b>
	(i) Bills purchased and discounted	289055	296559	5589	8379	3203729	3062131
	(ii) Cash credits, overdrafts & loans	1086725	893797	225624	266374	15567199	16397130
	(iii) Term loans	873809	1462456	463205	496221	7120241	8795840
<b>10.</b>	<b>Fixed Assets (10.1+10.2+10.3)</b>	<b>153726</b>	<b>185618</b>	<b>3745</b>	<b>4049</b>	<b>955194</b>	<b>1078813</b>
10.1.	Premises	115426	137356	356	309	625126	681940
	(i) At cost as on 31st March of the preceding year	80455	112779	436	360	477906	621825
	(ii) Additions during the year	39725	29540	59	37	218858	148565
	(iii) Deductions during the year	899	114	5	-	3457	459
	(iv) Depreciation to date	3856	4849	134	88	68181	87991
10.2.	Assets under construction	1865	1190	-	20	30280	26284
10.3.	Other Fixed assets	36435	47072	3388	3720	299787	370589

(i)	At cost as on 31st March of the preceding year	55855	70109	6477	7188	409296	550594
(ii)	Additions during the year	13983	21483	825	862	145005	149319
(iii)	Deductions during the year	1592	2916	115	74	6700	8316
(iv)	Depreciation to date	31810	41604	3799	4256	247814	321008
<b>11.</b>	<b>Other Assets</b>	<b>409072</b>	<b>464914</b>	<b>275390</b>	<b>381365</b>	<b>5370328</b>	<b>5805745</b>
(i)	Inter - office adjustments (net)	29717	40104	6480	13405	436078	604255
(ii)	Interest accrued	70104	67764	34069	59264	936565	1030604
(iii)	Tax paid in advance/ Tax deducted at source	48675	58138	343	451	803964	840961
(iv)	Stationery and Stamps	349	559	3339	1345	27907	22560
(v)	Others	260227	298349	231158	306900	3165814	3307365
<b>Total Assets</b>		<b>4754761</b>	<b>5507638</b>	<b>1871908</b>	<b>2362987</b>	<b>61762902</b>	<b>69373383</b>

- : Nil or negligible.

**Source :** Annual accounts of banks.